

Information to identify the case:

Debtor 1	<u>Amelia Bainlardi</u>	Social Security number or ITIN	xxx-xx-6091
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-27898-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Amelia Bainlardi

8/24/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Amelia Bainlardi
Debtor

Case No. 17-27898-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 24, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2022:

Recip ID	Recipient Name and Address
db	+ Amelia Bainlardi, 227 B Convent Road, Monroe Township, NJ 08831-5094
cr	+ Cenlar FSB as servicer for Home Point Financial Co, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
519663431	+ Home Point Financial Corporation, 9726 Old Bailes Road, Fort Mill, SC 29707-7881
519663432	+ Home Point Financial Corporation, 9726 Old Bailes Road, Fort Mill, SC 29707, Home Point Financial Corporation, 9726 Old Bailes Road Fort Mill, SC 29707-7881

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 24 2022 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 24 2022 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517085877	EDI: GMACFS.COM	Aug 25 2022 00:48:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
517046279	+ EDI: GMACFS.COM	Aug 25 2022 00:48:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517046280	+ EDI: TSYS2	Aug 25 2022 00:48:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517046281	+ EDI: CITICORP.COM	Aug 25 2022 00:48:00	Best Bu, PO Box 78009, Phoenix, AZ 85062-8009
517136945	Email/PDF: bncnotices@becket-lee.com	Aug 24 2022 21:12:17	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517046282	+ EDI: CITICORP.COM	Aug 25 2022 00:48:00	Citibank North America, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
517046283	+ EDI: CITICORP.COM	Aug 25 2022 00:48:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517046285	+ EDI: WFNNB.COM	Aug 25 2022 00:48:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517046284	+ EDI: WFNNB.COM	Aug 25 2022 00:48:00	Comenity Bank/anniesez, Po Box 182125, Columbus, OH 43218-2125
517046286	+ EDI: WFNNB.COM	Aug 25 2022 00:48:00	Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873
517046287	+ EDI: WFNNB.COM	Aug 25 2022 00:48:00	Comenitybank/venus, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517046288	+ EDI: WFNNB.COM	Aug 25 2022 00:48:00	Comenitycapital/zales, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125

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517056946	EDI: DISCOVER.COM	Aug 25 2022 00:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517046289	+ EDI: DISCOVER.COM	Aug 25 2022 00:48:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517046290	Email/Text: bankruptcy@homepointfinancial.com	Aug 24 2022 20:57:00	Home Point Financial C, Nmls#7706 9 Entin Rd St, Parsippany, NJ 07054
517247685	Email/Text: bankruptcy@homepointfinancial.com	Aug 24 2022 20:57:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
517046291	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 24 2022 20:57:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517193709	EDI: PRA.COM	Aug 25 2022 00:48:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517239789	EDI: Q3G.COM	Aug 25 2022 00:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517046292	+ EDI: RMSC.COM	Aug 25 2022 00:48:00	Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
517046293	+ EDI: RMSC.COM	Aug 25 2022 00:48:00	Syncb/Toys R Us, Po Box 965064, Orlando, FL 32896-5064
517049084	+ EDI: RMSC.COM	Aug 25 2022 00:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517046294	+ EDI: RMSC.COM	Aug 25 2022 00:48:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517046295	+ EDI: RMSC.COM	Aug 25 2022 00:48:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517046296	+ EDI: RMSC.COM	Aug 25 2022 00:48:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517046297	+ EDI: RMSC.COM	Aug 25 2022 00:48:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517046298	+ EDI: RMSC.COM	Aug 25 2022 00:48:00	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517046299	+ EDI: RMSC.COM	Aug 25 2022 00:48:00	Synchrony Bank/TJX, Po Box 965005, Orlando, FL 32896-5005
517046300	EDI: TDBANKNORTH.COM	Aug 25 2022 00:48:00	TD Bank NA, Attn: Bankruptcy, PO Box 1190, Lewiston, ME 04243
517046301	EDI: TDBANKNORTH.COM	Aug 25 2022 00:48:00	TD Bank, NA, Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Home Point Financial Services dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor Cenlar FSB as servicer for Home Point Financial Corporation cmecf@sternlav.com
Robert C. Nisenson	on behalf of Debtor Amelia Bainlardi r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5